



Housing and Environment News

Cooperative State Research, Education, and Extension Service

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Newsletter
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*HUD and Federal Housing
Administration will help families
avoid foreclosure*



Housing News

Mortgage Assistance

HUD and the Federal Housing Administration (FHA) will help an estimated 240,000 families avoid foreclosure by enhancing their refinancing program, effective immediately. Under the new *FHASecure* plan, FHA will allow families with strong credit histories who had been making timely mortgage payments before their loans reset—but are now in default—to qualify for refinancing, eligible homeowners must meet the following:

1. A history of on-time mortgage payments before the borrower's teaser rates expired and loans reset;
2. Interest rates must have or will reset between June 2005 and December 2008;
3. Three percent cash or equity in the home;
4. A sustained history of employment; and
5. Sufficient income to make the mortgage payment.

For information about *FHASecure* and other FHA products, call 800-CALL-FHA, or visit www.fha.gov or www.hud.gov

Rethinking McMansions

The "McMansion" may be shrinking. Over the past three decades, prosperity and a demand for space to accommodate home theaters and palatial kitchens has pushed up the average size of newly constructed single-family homes by nearly 45 percent even as the size of the average family has declined.

Rethinking McMansions con't

Last year, according to the Census Bureau, the median size of a newly completed single-family home reached 2,248 square feet; up from 1,560 square feet in 1974.

With the nation's housing market in a slump and the mortgage market in disarray, some home builders are building fewer supersized homes and offering smaller floor plans. After reducing prices of unsold homes, the next step is to start building to a new market—a lower price for a smaller home.

Education/ Extension/ Research Updates

Healthy Homes

We received interest from over 30 states planning to submit proposals for FY 2008 funding. Due to our limited funding and the large number of potential requests, we will make smaller grants in FY 2008, probably in the \$6,000-\$7,000 range.

In order to expedite funding, Laura Booth, at Auburn University, will handle the process this year. Shortly after October 1, Laura and I will issue a call for proposals.

ADVANCE WARNING: Since most of you received FY 2007 funds in March of 2007, you should have spent close to half of these funds by the time you submit your request for additional funds. We will monitor the timely use of funds as we make financial awards in 2008.



Healthy Home is a Department of Housing and Urban Development-funded national consumer education program. Visit www.healthyhomespartnership.net for more information.

Healthy Indoor Air for America's Homes

A proposal has been submitted by Michael Vogel, Montana State University Extension, to develop an eXtension Community of Practice for the Healthy Indoor Air for America's Homes project. Contact [Mike](#) or [Barbara Allen](#) of MSU for further information.

Energy

The NASULGC/DOE Building Capacity for a Southern Region Building of Science Community of Practice Workshop is September 26-28 in Raleigh, NC. For information, contact Kathleen Rupert, University of Florida at KR@UFL.edu.

The Third Annual Solar Decathlon, sponsored by DOE, is October 12-20 on the Mall, Washington, DC. Twenty universities (including Cornell, Kansas State, Texas A&M, Penn State, and Universities of Illinois and Maryland) will have model solar homes on display. CSREES is cooperating with the other USDA /REE mission areas and participating in this event. See www.solardecathlon.org for details.

Resources

Healthy Homes in Five Languages - Help Yourself to a Healthy Home

The Healthy Homes 56-page booklet is now also available in Bosnian, Spanish, and Vietnamese, in addition to English and Spanish. It will also be available in the future in Arabic and Native American. For copies, contact Laura Booth of Auburn University at 334-844-5638, or boothlb@auburn.edu

Healthy Homes Assessing Your Indoor Environment Users' Guide

Joe Laquatra, Cornell University, has developed a 90-page user's guide in English and Spanish to accompany the Healthy Homes DVD he developed last year. These materials are available from Joe at JL23@cornell.edu.



A Citizen's Guide to Basic Evacuation Procedures

A free evacuation guide is now available from Montana State University Extension. The "*Citizen's Guide to Basic Evacuation*". Provides evacuation steps to take in dealing with all types of disasters. Available from Mike Vogel.

How to Control Pests Safely

Getting Rid of Roaches and Mice is a 12-page Healthy Home guide available from the New York City Department of Health Web site, [NYC.gov/health](http://nyc.gov/health).

Housing - Why Do We Live in Homes, Anyway?

In his new book, Witold Rybczynski, a professor at the University of Pennsylvania School of Design and prolific author on housing, explains how modern homes and communities are built. (\$27.00) Scribner Publishers, 2008

Home Buyers Education Course

Mary Years, Iowa State University, has developed an online homebuyer education course that covers prepurchase, purchase, and financing to post-purchase consideration. You can see it at www.extension.iastate.edu/homebuyer. (\$45.00)

Opportunities

Calendar

| <i>Meeting</i> | <i>Date/Place</i> | <i>Contact</i> |
|--|--|---|
| Association of Home Equipment ED Technical Conference | October 3-5, 2007 Dayton, OH | Judith Barber, at Barber@bshg.com |
| National Mall Solar Decathlon | October 13-20, 2007 DC National Mall | www.solardecathlon.org |
| Housing Education Meeting (HERA) | October 23-26, 2007 Charlotte, NC | Sarah_kirby@ncsu.edu |
| Extension Disaster Education National Meeting (EDEN) | Nov. 6-9, 2007 Hilo, HI | WayneN@Hawaii.edu |
| Priester Health Conference | April 8-10, 2008 Research Triangle Park, NC | Sandy-Wiggins@NCSU.edu |
| Galaxy Home III Conference | September 17-18, 2008 Indianapolis, IN | www.neafcs.org |
| Healthy Homes Conference | September, 2008 Baltimore, MD | |

Thanks

We have Joan White, program assistant for the Plant and Animal Systems Unit, to thank for the new look and help with this newsletter. Joan has worked at CSREES for 16 years.

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